IN THE UNITED STATES PATENT & TRADEMARK OFFICE

In re application of

J. Kraemer, et al

Ser. No. 09/505031

Filed Fet

February 16, 2000

For: Method and System for Identifying

Teaser Surfers with Time Series Credit History

Background of the Invention

August 11,2003

IBM Corporation

Dept.T81/Bldg. 503-3

P.O. Box 12195

Res. Tri. Park, NC 27709

Group Art Unit: 3628

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Change of Address Under 37 CFR 1.33(c) and Power of Attorney under 37 CFR 1.34(b)

Commissioner for Patents PO Box 1450 Alexandria, VA 22313-1450

Sir:

I, Gregory M. Doudnikoff, Attorney of Record in the above-identified application, do hereby appoint attorneys/agents under customer #26502 as Associate Attorneys/Agents for the purpose of prosecuting the above-identified application. Please also address future correspondence to customer #26502 which is:

IBM Corporation Intellectual Property Law Dept. IQ0A/Bldg, 040-3 1701 North Street Endicott, NY 13760 Phone: 607-429-4358

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Respectfully submitted,

Gregory M. Doudnikoff, Reg. No. 32,847

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CERTIFICATE OF FACSIMILE TRANSMISSION UNDER 37 CFR 1.8(a)

I hereby certify that this paper is being transmitted by facsimile to the Commissioner of Patents, PO Box 1450, Alexandria VA 22313-1450 at phone number 703-872-9326 on (date) August 11, 2003.

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Dianne Lane

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Docket RSW9-99-118